

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)
[Enter your name, address and telephone number]

MARCIA PAULETTE MCPHERSON
574 SELFMASTER PKWY
UNION, NJ 07083
(PRO SE)

In Re:

MARCIA PAULETTE MCPHERSON

U.S. BANKRUPTCY COURT
FILED
NEWARK, NJ

2019 MAY -1 A 9:24

JEANNE A. NAUGHTON

BY: 
DEPUTY CLERK

Case No.: 16-30358
[Enter the case number]
Chapter: 13
[Enter the chapter]
Hearing Date:
[Enter the hearing date]
Judge: RG
[Enter the judge's last name]

CHAPTER 13 DEBTOR(S) CERTIFICATION IN OPPOSITION

MARCIA PAULETTE MCPHERSON, the debtor in this case opposes the Certification of Default filed by AmeriCredit Financial Services, Inc. I am requesting a hearing be scheduled on this matter.

1. I oppose the above matter for the following reasons:

The Court Order which is the basis for the Default was issued after Counsel for the Creditor(s) and the Debtor verbally agreed to a three installment payment plan to cure the existing arrears and that Counsel will withdrawal the associated Motion to Vacate Automatic Stay. Since Debtor lived up to the terms of the verbal agreement and was not noticed by Creditor of any future arrearages Debtor was unaware of the continuance

Creditor breached our agreement when he failed to withdraw the motion.

2. This certification is being made in an effort to oppose the certification of default and to restore the automatic stay.
3. I certify under penalty of perjury that the above is true.

Date: 5/1/19

Mareal McPherson
Debtor(s) Signature

NOTES:

1. Under D.N.J. LBR 4001-1(b)(1), this form must be filed with the court and served on the Chapter 13 Trustee and creditor, if applicable not later than 7 days before the date of the hearing if filed in opposition to a Motion for Relief from the Automatic Stay or Chapter 13 Trustee's Motion to Dismiss.
2. Under D.N.J. 4001-1 (b)(2), this form must be filed with the court and served on the Chapter 13 Trustee and creditor, if applicable not later than 14 days after the filing of a Certification of Default.

Date: 5/1/19
[Enter the date this document is signed]

Mareal McPherson
Signature of the Debtor

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

Marcia Paulette McPherson
574 Selfmaster Pkwy
Union, NJ 07083
(Pro Se)

In Re:

Marcia Paulette McPherson

U.S. BANKRUPTCY COURT
FILED
NEWARK, N.J.

2019 MAY -1 A 9:24

JEANNE A. NAUGHTON

BY: 
DEPUTY CLERK

Case No.: 16-30358

Chapter: 13

Adv. No.: _____

Hearing Date: _____

Judge: RG

CERTIFICATION OF SERVICE

1. I, MARCIA PAULETTE MCPHERSON

☐ represent _____ in this matter.

☐ am the secretary/paralegal for _____, who represents
_____ in this matter.

☒ am the Debtor in this case and am representing myself.

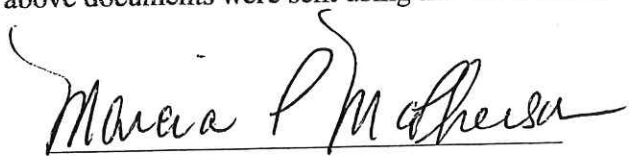
2. On 5/1/19, I sent a copy of the following pleadings and/or documents
to the parties listed in the chart below.

3. I certify under penalty of perjury that the above documents were sent using the mode of service
indicated.

Date:

5/1/19

Signature



Name and Address of Party Served	Relationship of Party to the Case	Mode of Service
Marie-Ann Greenberg 30 Two Bridges Rd Suite 330 Fairfield, NJ 07004	Trustee	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> Other _____ (As authorized by the Court or by rule. Cite the rule if applicable.)
Morton + Craig LLC John R. Morton, Jr. 110 Marter Ave. Suite 301 Moorestown, NJ 08057	Attorney for the Creditor	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> Other _____ (As authorized by the Court or by rule. Cite the rule if applicable.)
		<input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> Other _____ (As authorized by the Court or by rule. Cite the rule if applicable.)
		<input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> Other _____ (As authorized by the Court or by rule. Cite the rule if applicable.)
		<input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> Other _____ (As authorized by the Court or by rule. Cite the rule if applicable.)